

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Russel W. McDonald

Appn. Number: 09/349,517

Confirmation No: 6725

Filing Date: July 8, 1999

Appn. Title: MORTGAGE LOAN FINANCIAL SERVICES DATA PROCESSING SYSTEM

GAU: 3693

Examiner: Ella Colbert

Docket Number: R250-001

Commissioner of Patents and Trademarks

Washington D.C. 20231

DECLARATION UNDER RULE 132

Dear Sir:

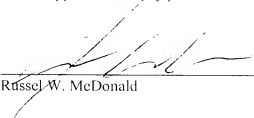
I, Russell W. McDonald, declare the following:

1. That I am one of the inventors of the invention disclosed in patent application serial number 09/349,517. I have worked in the mortgage industry for ____31____ years.
2. The mortgage business Wymac Capital, inc., of which I am part owner, has enjoyed substantial commercial success attributable to its use of the methods described and claimed in patent application serial number 09/349,517, and to the fact that others in the industry do not use these claimed methods
2. Specifically, the growth of Wymac Capital, inc. has been substantially greater than the growth of the mortgage industry beginning at the approximate time we began using the methods disclosed and claimed in application serial number 09/349,517.
3. Below is a chart comparing mortgage industry growth (based on information obtained from the Mortgage Bankers Association) and the growth of Wymac Capital Inc. in the period beginning in the 1st quarter of the year 2000 through the 3rd quarter of 2003.

Year	Industry (Billions)	% of 2000 Total	Wymac (000's)	% of 2000 Total
2000	\$1,139	--	\$70,639	--
2001	\$2,243	197%	\$27,2471	386%
2002	\$2,852	250%	\$567,589	804%
2003	\$3,180	279%	\$757,025	1072%

5. As you can see, Wymac Capital mortgage numbers have grown 1,072% over a period in which the industry grew only 279%.

6. I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Title 18, United States Code, Section 1001, and that such willful statements may jeopardize the validity of the application or any patent issued thereon.



Russell W. McDonald

Date: 4/24/97